

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

In re: KEVIN H SUMNER	§	Case No. 12-bk-17666
ANITA L SUMNER	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

William C Miller, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 08/13/2012.
- 2) The plan was confirmed on 05/23/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 09/13/2017.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$160,088.00.
- 10) Amount of unsecured claims discharged without full payment: \$212,067.24.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 31,825.94	
Less amount refunded to debtor(s)	\$ 804.94	
<b>NET RECEIPTS</b>		<b>\$ 31,021.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 3,293.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 2,266.60	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 5,559.60</b>
Attorney fees paid and disclosed by debtor(s):	\$ 207.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
KATHERINE SCHREIBER	Lgl	3,000.00	NA	NA	3,293.00	0.00
GREEN TREE SERVICING	Sec	0.00	58,858.88	58,858.88	4,706.65	0.00
SANTANDER CONSUMER USA	Sec	30,499.00	28,786.57	0.00	0.00	0.00
AMERICAN EXPRESS	Uns	8,033.00	1,980.59	1,980.59	158.38	0.00
AZUREA I LLC	Uns	0.00	3,110.71	3,110.71	248.74	0.00
LVNV FUNDING	Uns	0.00	8,510.26	8,510.26	680.52	0.00
CAPITAL ONE BANK	Uns	0.00	2,054.70	2,054.70	164.30	0.00
AZUREA I LLC	Uns	0.00	700.19	700.19	55.99	0.00
CHASE BANK USA	Uns	8,430.00	8,226.21	8,226.21	657.81	0.00
CHASE BANK USA	Uns	0.00	3,766.17	3,766.17	301.16	0.00
GMAC MORTGAGE	Sec	0.00	282,832.00	0.00	0.00	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	5,256.01	5,256.01	420.30	0.00
WELLS FARGO HOME MTGE INC	Sec	0.00	22,312.52	170.03	170.03	0.00
GREEN TREE	Uns	0.00	17,764.16	17,764.16	1,420.50	0.00
AMERICAN EXPRESS	Uns	0.00	8,021.77	8,021.77	641.46	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	3,292.33	3,292.33	263.27	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	2,042.27	2,042.27	163.31	0.00
GMAC MORTGAGE	Sec	282,832.00	296,184.30	15,293.85	15,293.85	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
PORTFOLIO RECOVERY ASSO	Uns	0.00	1,439.74	1,439.74	115.13	0.00
WELLS FARGO HOME MTGE INC	Sec	23,757.00	22,312.52	170.03	0.00	0.00
NAVIENT SOLUTION INC	Uns	0.00	49,817.19	49,817.19	0.00	0.00
HSBC MORTG SERVICE	Sec	59,058.00	NA	NA	0.00	0.00
TRUMARK FIN CREDIT UNION	Sec	26,061.00	NA	NA	0.00	0.00
ISLE OF BALI COND.	Uns	6,022.02	NA	NA	0.00	0.00
BARCLAYS BANK DELAWARE	Uns	918.00	NA	NA	0.00	0.00
BENEFICAL/HOUSEHOLD FINANCE	Uns	17,036.00	NA	NA	0.00	0.00
MCM/VERIZON PA	Uns	157.00	NA	NA	0.00	0.00
PGW	Uns	320.00	NA	NA	0.00	0.00
MEDICAL REV SERVICES	Uns	1,352.00	NA	NA	0.00	0.00
WILLS EYE INSTITUTE	Uns	169.00	NA	NA	0.00	0.00
PASI/JENNERSVILLE REG HOSP	Uns	288.00	NA	NA	0.00	0.00
AR RESOURCES/WILLS EYE	Uns	169.00	NA	NA	0.00	0.00
JENNERSVILLE REG HOSP	Uns	1,322.00	NA	NA	0.00	0.00
CHASE BP	Uns	580.00	NA	NA	0.00	0.00
TRIDENT ASSET MANAGEMENT	Uns	95.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA NA	Uns	1,982.00	NA	NA	0.00	0.00
CHASE BANK ONE CARD SERVICES	Uns	5,548.00	NA	NA	0.00	0.00
GEGRB/JC PENNEY	Uns	2,796.00	NA	NA	0.00	0.00
HOME DEPOT/CBNA	Uns	1,852.00	NA	NA	0.00	0.00
CHASE DISNEY VISA	Uns	3,779.00	NA	NA	0.00	0.00
CITI CARDS	Uns	3,034.00	NA	NA	0.00	0.00
ONE MAIN FINANCIAL	Uns	9,760.00	NA	NA	0.00	0.00
JUNIPER CARD SERVICES	Uns	659.00	NA	NA	0.00	0.00
GEGRB/LOWES	Uns	1,415.00	NA	NA	0.00	0.00
SALLIE MAE	Uns	43,945.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 58,858.88	\$ 4,706.65	\$ 0.00
Mortgage Arrearage	\$ 15,633.91	\$ 15,463.88	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 74,492.79	\$ 20,170.53	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 115,982.30	\$ 5,290.87	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 5,559.60	
Disbursements to Creditors	\$ 25,461.40	
<b>TOTAL DISBURSEMENTS:</b>		\$ 31,021.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 11/15/2017

By: William C. Miller  
Chapter 13 Standing Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.